



Order Filed on August 21, 2018  
by Clerk, U.S. Bankruptcy  
Court - District of New Jersey

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

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Toyota Motor Credit Corporation

In Re:

Angelita Rivera, Alex Baez

Debtor.

Case No.: 18-10234 SLM

Adv. No.:

Hearing Date: 7/11/18

Judge: Stacey L. Meisel

**ORDER CURING ARREARS & RESOLVING MOTION FOR RELIEF FROM STAY**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby  
**ORDERED.**

**DATED: August 21, 2018**

A handwritten signature in cursive script, reading "Stacey L. Meisel".  
Honorable Stacey L. Meisel  
United States Bankruptcy Judge

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Debtors: Angelita Rivera , Alex Baez

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Caption of Order: ORDER CURING ARREARS & RESOLVING MOTION FOR RELIEF FROM STAY

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This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, Toyota Motor Credit Corporation, Denise Carlon, Esq. appearing, upon a motion to vacate the automatic stay as to real property located 2017 TOYOTA CAMRY, VIN: 4T1BD1FK4HU225274, and it appearing that notice of said motion was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and Russell Low, Esq., attorney for Debtor, and the parties having consensually resolved the motion and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of July 20, 2018, Debtor is in arrears outside of the Chapter 13 Plan to Secured Creditor for payments due January 2018 through July 2018 for a total post-petition default of \$3,618.02 ( 7 @ \$516.86); and

It is further **ORDERED, ADJUDGED and DECREED** that a lump sum of \$1,800.00 is to be paid to the Secured Creditor by July 20, 2018; and

It is further **ORDERED, ADJUDGED and DECREED** that the balance of the arrears in the amount of \$1,818.02 will be paid over six months by Debtor remitting \$303.00 per month for five months and \$303.02 for one month in addition to the regular monthly payment, which additional payments shall begin on August 20, 2018 until the post-petition arrears are cured; and

It is further **ORDERED, ADJUDGED and DECREED** that regular payments are to resume August 20, 2018, directly to Secured Creditor care of its servicer, TMCC P.O. Box 5855 Carol Stream, IL 60197-5855; and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtors' Chapter 13 bankruptcy proceeding, if the lump sum payment or any regular monthly payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtors shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtors, and Debtors' counsel at the time of submission to the Court; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs in the sum of \$350.00 for attorneys' fees and \$181.00 for filing fees, totaling \$531.00, which is to be paid through Debtors' Chapter 13 plan, and that this motion is hereby resolved.